

ABSTRACT

A computer system for conducting purchase transactions using wireless communication between a consumer and a merchant includes a consumer operated mobile device, a merchant operated device, a trusted secure transaction server (STS) device, one or more payment service devices, a wireless communication network in communication with the consumer device and the merchant device, a communication network in communication with the merchant device and the STS device, and a communication network in communication with the STS device and the payment service devices. The consumer device, merchant device and secure transaction server device are capable of executing the Secure Transaction Protocol.